

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lois M Smith  
Debtor

Case No. 13-04105-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db           #+Lois M Smith, 1965 Limestone Drive, Hummelstown, PA 17036-7056  
aty           +Jerome B Blank, Phelan Hallinan & Schmieg LLP, One Penn Center,  
              1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
aty           +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
              Philadelphia, PA 19106-1541  
aty           +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
              Philadelphia, PA 19106-1541  
tr           +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210  
4359194      +American Express, c/o Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
4359197      Chase, PO Box 24696, Columbus, OH 43224-0696  
4359198      Chase, PO Box 9001020, Louisville, KY 40290-1020  
4402516      +JPMorgan Chase Bank, N.A., Chase Records Center, Attention: Correspondence Mail,  
              Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4423514      +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
              700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty           E-mail/Text: pat@turnerandoconnell.com Mar 08 2018 19:09:56   James H Turner,  
              Turner and O'Connell, 915 N Mountain Road, Suite D, Harrisburg, PA 17112  
ust           +E-mail/Text: USTPRRegion03.HA.EDF@USDOJ.GOV Mar 08 2018 19:11:05   United States Trustee,  
              228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr           +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 08 2018 19:11:20  
              BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
              Coral Gables, FL 33146-1837  
4411631      +E-mail/Text: bncmail@w-legal.com Mar 08 2018 19:11:10   ALTAIR OH XIII, LLC,  
              C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4385820      EDI: BECKLEE.COM Mar 08 2018 23:58:00   American Express Centurion Bank,  
              c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4359195      EDI: BANKAMER.COM Mar 08 2018 23:58:00   Bank of America, PO Box 15019,  
              Wilmington, DE 19886-5019  
4971827      +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 08 2018 19:11:20  
              Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
              Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,  
              4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
4971826      +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 08 2018 19:11:20  
              Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
              Coral Gables, Florida 33146-1837  
4359196      EDI: CAPITALONE.COM Mar 08 2018 23:58:00   Capital One, PO Box 71083,  
              Charlotte, NC 28272-1083  
4359199      EDI: CHASE.COM Mar 08 2018 23:58:00   Chase, PO Box 15298, Wilmington, DE 19850-5298  
4420599      EDI: PRA.COM Mar 08 2018 23:58:00   Portfolio Recovery Associates, LLC, POB 12914,  
              Norfolk VA 23541  
4359200      E-mail/Text: bankruptcynotices@psecu.com Mar 08 2018 19:11:26   PSECU, PO Box 67013,  
              Harrisburg, PA 17106-7013  
              TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

James H Turner on behalf of Debtor 1 Lois M Smith pat@turnerandoconnell.com  
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedphe.com  
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, N.A. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor JP Morgan Chase Bank N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Thomas I Puleo on behalf of Creditor JPMorgan Chase Bank, N.A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Lois M Smith</b>			Social Security number or ITIN <b>xxx-xx-1214</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)				Social Security number or ITIN <b>-----</b>
	First Name	Middle Name	Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>			Date case filed in chapter <b>13</b> <b>August 8, 2013</b>
Case number:	<b>1:13-bk-04105-RNO</b>			Date case converted to chapter <b>7</b> <b>March 7, 2018</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Lois M Smith	
2. All other names used in the last 8 years		
3. Address	1965 Limestone Drive Hummelstown, PA 17036	
4. Debtor's attorney	James H Turner Turner and O'Connell 915 N Mountain Road Suite D Harrisburg, PA 17112	Contact phone 717 232-4551 Email: <a href="mailto:pat@turnerandoconnell.com">pat@turnerandoconnell.com</a>
5. Bankruptcy trustee	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180 Email: <a href="mailto:PA49@ecfcbis.com">PA49@ecfcbis.com</a>

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: March 8, 2018
<b>7. Meeting of creditors</b>	<b>April 13, 2018 at 11:30 AM</b>	Location:  <b>Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>
		Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> June 12, 2018
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Please do not file a proof of claim unless you receive a notice to do so.
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	